

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Carl S. Sidenstricker, Jr.  
Debtor

Case No. 19-05165-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Sep 15, 2022

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 23

## CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	#+ Carl S. Sidenstricker, Jr., 841 Hershey Heights Road, Hanover, PA 17331-9461
5278166	+ AES MEMBERS 1ST FCU, ATTN: BANKRUPTCY, PO BOX 40, MECHANICSBURG, PA 17055-0040
5278162	+ BRENT C. DIEFENDERFER, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5300981	+ Mario J. Hanyon, Esq., 5151 Corporate Drive, Troy, MI 48098-2639
5278164	+ PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5278175	+ PHELAN HALLINAN DIAMOND & JONES,LLP, 1617 JFK BLVD. SUITE 1400, PHILADELPHIA, PA 19103-1814

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
5278168	+ EDI: BANKAMER.COM	Sep 15 2022 22:53:00	BANK OF AMERICA, ATTN: BANKRUPTCY, PO BOX 982238, EL PASO, TX 79998-2238
5278167	+ EDI: BANKAMER.COM	Sep 15 2022 22:53:00	BANK OF AMERICA, 4909 SAVARESE CIRCLE, FL1-908-01-50, TAMPA, FL 33634-2413
5278169	+ EDI: CAPITALONE.COM	Sep 15 2022 22:53:00	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5278171	EDI: DISCOVER.COM	Sep 15 2022 22:53:00	DISCOVER FINANCIAL, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 15316, WILMINGTON, DE 19850
5280692	EDI: DISCOVER.COM	Sep 15 2022 22:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5278172	+ Email/Text: cashiering-administrationservices@flagstar.com	Sep 15 2022 18:46:00	FLAGSTAR BANK, ATTN: BANKRUPTCY, 5151 CORPORATE DRIVE, TROY, MI 48098-2639
5300982	Email/Text: cashiering-administrationservices@flagstar.com	Sep 15 2022 18:46:00	FlagStar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098
5278165	EDI: IRS.COM	Sep 15 2022 22:53:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5278170	EDI: JPMORGANCHASE	Sep 15 2022 22:53:00	CHASE AUTO FINANCE, ATTN: BANKRUPTCY, PO BOX 901076, FORT WORTH, TX 76101
5278173	Email/Text: camanagement@mtb.com	Sep 15 2022 18:46:00	M & T BANK, ATTN: BANKRUPTCY, PO BOX 844, BUFFALO, NY 14240
5294261	+ Email/Text: unger@members1st.org	Sep 15 2022 18:46:00	Members 1st FCU, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
5278174	+ EDI: NAVIENTFKASMSERV.COM	Sep 15 2022 22:53:00	NAVIENT, ATTN: BANKRUPTCY, PO BOX

5294876	EDI: PRA.COM	Sep 15 2022 22:53:00	9640, WILES-BARR, PA 18773-9640
5278163	+ Email/Text: karen.brown@treasury.gov	Sep 15 2022 18:46:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5278176	+ EDI: WTRRNBNK.COM	Sep 15 2022 22:53:00	SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
5278177	+ EDI: USBANKARS.COM	Sep 15 2022 22:53:00	TARGET, ATTN: BANKRUPTCY, PO BOX 9475, MINNEAPOLIS, MN 55440-9475
5278178	EDI: WFHOME	Sep 15 2022 22:53:00	U.S. BANCORP, ATTN: BANKRUPTCY, 800 NICOLLET MALL, MINNEAPOLIS, MN 55402-7014
			WELLS FARGO HOME MOR, ATTN: WRITTEN CORRESPONDENCE/BANKRUPTCY, MAC#2302-04E POB 10335, DES MOINES, IA 50306

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5278161	*+	CARL S. SIDENSTRICKER, JR., 841 HERSHEY HEIGHTS ROAD, HANOVER, PA 17331-9461

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2022 at the address(es) listed below:

Name	Email Address
Brent Diefenderfer	on behalf of Debtor 1 Carl S. Sidenstricker Jr. bdiefenderfer@cgalaw.com, tlocondro@cgalaw.com;scomegna@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;ephillips@cgalaw.com;r48835@notify.bestcase.com
Jack N Zaharopoulos (Trustee)	TWeef@pamd13trustee.com
Rebecca Ann Solarz	on behalf of Creditor FLAGSTAR BANK FSB bkgroup@kmllawgroup.com
Rebecca Ann Solarz	on behalf of Creditor FLAGSTAR BANK F.S.B. bkgroup@kmllawgroup.com
Thomas Song	on behalf of Creditor FLAGSTAR BANK FSB tomysong0@gmail.com

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United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	Carl S. Sidenstricker Jr.	Social Security number or ITIN xxx-xx-8679
	First Name   Middle Name   Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name   Middle Name   Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court   Middle District of Pennsylvania		
Case number: 1:19-bk-05165-HWV		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Carl S. Sidenstricker Jr.

By the  
court:9/15/22Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**